



Mortgage Services III, LLC
A Subsidiary of First State Bank Member FDIC

Mailing Address - Corporate Office:
502 N. Hershey Road Bloomington, IL 61704
Attn: Loan Underwriting Submission

Underwriting Fax: 866.726.6324 – **DO NOT EMAIL LOAN FILES**

FHA Streamline Underwriting Submission Checklist

Complete all blanks only as they apply.

LENDER INFORMATION

Lender Name: _____ Lender ID #: _____ Loan Officer: _____
Processor: _____ Phone #: _____ Fax #: _____
Processor Email Address: _____

BORROWER INFORMATION

Borrower Name: _____ Subject Property Address: _____
Co-borrower Name: _____ City/State/Zip: _____

LOAN INFORMATION

MSI Loan Number: _____ Loan Amount: \$ _____
Appraised Value: \$ _____ Sales Price: \$ _____ LTV: % _____

Notes:

- ✓ An MSI loan number is required prior to submission to Underwriting. Loans will not be underwritten without an MSI loan number.
- ✓ Provide estimated Appraised Value (if "With Appraisal" Streamline) and LTV if the appraisal is not submitted with the submission package.

U/W Stacking Order – Include only documents applicable to the loan submitted.
(*) Only if Credit Qualifying (**) Only if Streamline With Appraisal

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| <ol style="list-style-type: none"> 1. Upload 1003 www.msiloans.biz For Upload, the income figure must be blank. 2. Copy of loan registration or lock-in 3. FHA Loan Underwriting and Transmittal Summary (HUD 92900-LT) 4. Final 1003 showing employer information - – Remember that a dollar figure must be provided in the Income section of the FINAL 1003. 5. Final 92900-A Addendum (sign page 1 & 4 - do not date) 6. Initial 1003 showing employer information 7. Initial 92900-A Addendum (page 1- 4) signed & dated same date as Initial 1003 8. Tri Merged in-file with public records 9. Current Payoff letter 10. Copy of existing HUD-1 11. Copy of existing Note or Mortgage 12. Copy of current mortgage statement 13. Proof of Social Security number 14. FHA Case Assignment and UFMIP netting. 15. Copy of LDP and GSA screen prints-REQUIRED 16. CAIVRS only if borrower has been added to loan or (*) 17. (**) Conditional Commitment (HUD 92800.5b) 18. (**) Appraisal | <ol style="list-style-type: none"> 19. Title 20. Hazard Insurance Declarations Page 21. Important Notice to Homebuyer 22. Informed Consumer Choice Disclosure 23. Notice to Homeowners 24. ECOA 25. Notice of loan Transfer in Servicing (IL Brokers not Banks) 26. Borrower's Information Document (IL Brokers not Banks) 27. Loan Brokerage Agreement (IL Brokers not Banks) 28. Borrower's Authorization form 29. Tangible Benefit Disclosure 30. ARM Disclosure 31. All other non-HUD disclosures 32. (*) 4506T 33. (*) Verification of employment / pay stub / W'2's 34. (*) Credit explanation (if needed) 35. All Regulatory Disclosures—Including but not limited to: <ul style="list-style-type: none"> ○ GFE ○ Intent to Proceed ○ Reissued GFE with Changed Circumstance Form ○ TIL ○ Any other required upfront disclosure |
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Important Notes:

- ✓ To expedite review, please Fax or Email all Underwriting Conditions **directly** to your assigned account coordinator.
- ✓ **New** underwriting submissions may be submitted to Underwriting through Paperless Submission @ the MSI Web Site. Upload documents directly. **Do not use** this process for loans already submitted or to submit conditions.

By submission of this underwriting package, the Lender/Originator hereby represents that the information provided to the underwriter on this form and in the loan submission package is true, correct and complete.

Submitted by/Signature: _____

Submission Date: _____